

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Eugene D Moses
 Lucy Moses
 Debtors

Case No. 19-11906-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Jul 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2019.

db/jdb +Eugene D Moses, Lucy Moses, 329 W 21st St, Chester, PA 19013-4917
 14295971 +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
 14295972 +American Collections Enterprise Inc, Attn: Bankruptcy, Po Box 30096,
 Alexandria, VA 22310-8096
 14295975 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14295977 +Bear MRI Imaging, 101 Beckswoods Dr Suite 103, Bear, DE 19701-3855
 14295985 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Attn: Bankruptcy, Po Box 8099,
 Newark, DE 19714)
 14295981 +Car and Van World, 577 Chester Pike, Chester, PA 19076-1406
 14295982 +Center for Interventional Pain, PO Box 37772, Baltimore, MD 21297-3772
 14295983 +Citibank/Exxon Mobile, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 Saint Louis, MO 63179-0034
 14295984 +City of Chester, PO Box 529, Irwin, PA 15642-0529
 14295990 +Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
 14295978 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: Blaze Mastercard, PO Box 2534, Omaha, NE 68103)
 14295993 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
 14295995 +First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 14295997 +Gobal Lending, PO Box 935538, Atlanta, GA 31193-5538
 14296001 +Monterey Col, Attn: Bankruptcy, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 14296002 +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Treveose, PA 19053-6945
 14296006 ++Receivables Management Partners (RMP), Attn: Bankruptcy Dept, Po Box 349,
 Greensburg, IN 47240-0349
 14295988 +crozier chester hospital, po box 127, concord, NC 28026-0127
 14295989 +endoscopy center of delaware, 71 omega drive build d, newark, DE 19713-2063
 14295992 +exxon mobil, po box 6404, sioux falls, SD 57117-6404
 14295996 +first state ortho, 4745 ogletown stanton rd suite 225, newark, DE 19713-1387
 14296004 +premier orth, po box 791486, baltimore, MD 21279-1486
 14296008 +southeast radiology, po box 1505, manitowoc, WI 54221-1505
 14296014 +verve master card, po box 6812, carol stream, IL 60197-6812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Jul 06 2019 04:13:00 TERRY P. DERSHAW, Dershaw Law Offices,

P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Jul 06 2019 00:12:38 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2019 00:12:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 06 2019 00:12:37 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14295973 +EDI: AMEREXPR.COM Jul 06 2019 04:13:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14295974 +E-mail/Text: bk@avant.com Jul 06 2019 00:12:56 Avant Llc/Web Bank, 222 N. Lasalle St,
 Chicago, IL 60601-1101
 14295976 +EDI: TSYS2.COM Jul 06 2019 04:13:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 14295979 +EDI: CAPITALONE.COM Jul 06 2019 04:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14295980 +EDI: CAPONEAUTO.COM Jul 06 2019 04:13:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 14295986 +EDI: RCSFNBMARIN.COM Jul 06 2019 04:13:00 Credit One, PO Box 60500,
 City of Industry, CA 91716-0500
 14295987 +EDI: RCSFNBMARIN.COM Jul 06 2019 04:13:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 14295991 +E-mail/Text: bknotice@ercbpo.com Jul 06 2019 00:12:32 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14295994 +EDI: AMINFOFP.COM Jul 06 2019 04:13:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 14295998 +E-mail/Text: bk@lendingclub.com Jul 06 2019 00:12:55 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 14295999 +EDI: PHINGENESIS Jul 06 2019 04:13:00 Mabt - Genesis Retail, Attn: Bankruptcy,
 Po Box 4477, Beaverton, OR 97076-4401
 14296000 +EDI: MERRICKBANK.COM Jul 06 2019 04:13:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14296003 +EDI: AGFINANCE.COM Jul 06 2019 04:13:00 OneMain Financial, Attn: Bankruptcy,
 601 Nw 2nd Street, Evansville, IN 47708-1013
 14296007 E-mail/Text: bknotices@snsc.com Jul 06 2019 00:12:58 SN Servicing, 323 Fifth st,
 Eureka, CA 95501
 14296604 +EDI: RMSC.COM Jul 06 2019 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0313-2

User: admin
Form ID: 318

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Total Noticed: 50

Date Rcvd: Jul 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14296009 +EDI: RMSC.COM Jul 06 2019 04:13:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14296010 +EDI: RMSC.COM Jul 06 2019 04:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14296011 +EDI: RMSC.COM Jul 06 2019 04:13:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14296012 +EDI: WTRRN BANK.COM Jul 06 2019 04:13:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475
14296013 +E-mail/Text: bankruptcydepartment@tsico.com Jul 06 2019 00:12:57 Transworld Sys Inc/51,
Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
14296005 +EDI: RMSC.COM Jul 06 2019 04:13:00 qvc, po box 530905, atlanta, GA 30353-0905
TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 4, 2019 at the address(es) listed below:

JEANNE MARIE CELLA on behalf of Debtor Eugene D Moses paralegal@lawjmc.com, pennduke@gmail.com
JEANNE MARIE CELLA on behalf of Joint Debtor Lucy Moses paralegal@lawjmc.com,
pennduke@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Global Lending Services, LLC bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com/7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Eugene D Moses</u> | Social Security number or ITIN | xxx-xx-0235 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | <u>Lucy Moses</u> | Social Security number or ITIN | xxx-xx-4215 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 19-11906-amc | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eugene D Moses
fka lucy cruz

Lucy Moses

7/4/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.